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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/934,818	
	Filing Date	August 22, 2001	
	First Named Inventor	O'Malley, et al.	
	Group Art Unit	2166	
	Examiner Name	TBA	
Total Number of Pages in This Submission	2	Attorney Docket Number	40655.2400

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Applicant(s): O'Malley, et al. Docket No.: 40655.2400
Serial No.: 09/934,818 Confirmation No.: 8839
Filed: August 22, 2001 Group Art Unit: 2166
Examiner: TBA

Title: METHOD AND APPARATUS FOR ENROLLING WITH MULTIPLE REQUEST FOR QUOTE PROVIDERS

**POWER OF ATTORNEY BY ASSIGNEE
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

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An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 012113, Frame 0800, or for which a copy thereof is attached.

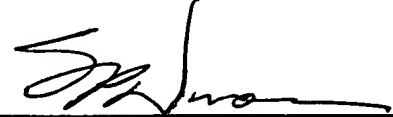
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